

From: "Janie Nichols" <janichols@tsysol.com> on 01/28/2004 11:30:39 AM
Subject: Equal Credit Opportunity

Having worked for and with many financial institutions in the Change in Terms Department, I believe that the current form of "clear and conspicuous" is sufficient for disclosures. During this time of economic troubles, financial institutions would carry too heavy a financial burden to completely replace their current stock of disclosures to satisfy a regulatory change of this nature. Please keep the "clear & conspicuous" definition as it is. Thank you.

Janie Nichols
TSYS Business Process Management
Compliance Manager
Office: 706-649-4565
Beeper: 706-576-8726
Fax: 706-649-4843
janichols@tsysol.com